

Form 3 Holdings Reported

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

OMB APPROVAL

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ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(f) of the Investment Company Act of 1940

Check this box if no longer subject to Section 16. (Form 4 or Form 5 obligations may continue. See Instruction 1(b).

Form 4 Transactions Reported												
Name and Address of Reporting Person*	2. Issuer Nam	e and Ticker or Tr	rading Symbol		6.	Relationship of Reporting Person(s) to Issuer						
SOLSO, THEODORE M. (Last) (First) (Middle)	Irwin Financia	al Corporation (IF	FC)		_	(Check all applicable) X Director 10% owner Officer (give title below) (Constitution)						
500 Washington Street (Street)	3. I.R.S. Ident of Reporting P entity (Volunta		4. Statement for (Month/Day/Year) 12/31/2002 5. If Amendment, Date of			TITLE DIRECTOR 7. Individual or Joint Group Filing (Check Applicable Line)						
Columbus, IN 47201 (City) (State) (Zip)			Original (Month/Day/Year)			X Form filed by One Reporting Person Form filed by More than One Reporting Person						
			- Non-Derivativ			ired, Disposed of, or Beneficially Owned						
1. Title of Security (Instr. 3)	action Date Execution Transaction or D		4. Securities or Disposed (Instr. 3, 4 a	l of (D)	d (A)	5. Amount of Securities Beneficially	6. Owner- ship Form: Direct (D)	7. Nature of Indirect Beneficial				
	(Month/ Day/ Year)	(Month/ Day/ Year)	(Instr. 8)	Amount	(A) or (D)	Price	Owned at End of Issuer's Fiscal Year (Instr. 3	or Indirect (I) (Instr. 4)	Owner- ship (Instr. 4)			
COMMON STOCK	10/10/02		G	10,404	D		and 4) 4,631	D				
COMMON STOCK	10/10/02		G	10,404 (1)	Α		28,113	I	BY TRUST			

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g. puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3) 2. Conversion or Exercise Price of Derivative Security Security 3. Transaction Date (Month/Day/Year)		action Date (Month/ Day/	(Month/ Day/	Trans- action	5. Number of Derivative Securi-ties Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/ Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. Price of Deriv-ative Security (Instr.	9. Number of Deriv- ative Secur- ities Bene- ficially Owned at	10. Owner- ship Form of Deriv- ative Security: Direct (D)	11. Nature of Indirect Benefi- cial Owner-
			Year)		(A)	(D)	Date Exer- cisable	Expira- tion Date	Title	Amount or Number of Shares	5)	End of Month (Instr. 4)	or Indirect (I) (Instr. 4)	ship (Instr. 4)

Explanation of Responses: See continuation page(s) for footnotes

/S/ THEODORE M. SOLSO	1/28/2003				
**Signature of Reporting Person	Date				

FORM 5 (continued)

SOLSO, THEODORE M. 500 Washington Street Columbus IN 47201 Irwin Financial Corporation (IFC) 12/31/2002

FOOTNOTES:

1. Represents transfer of shares to a revocable trust for the benefit of reporting person's spouse. As of August 12, 2002, reporting person is no longer Co-Trustee of the revocable trust.